

# HIGH-DEDUCTIBLE HEALTH PLANS Hurt Patients and Physicians

High deductibles are rising and increasingly out of reach:



Patients are less likely to get the care they need.



When people cannot afford their HDHP, they are more likely to forego or delay:

- needed medical treatments
- follow-up appointments

The patient-doctor relationship suffers.



When patients can't pay and physicians raise the issue, trust breaks down, with potentially serious consequences.

Physician practices risk going out of business.



Doctors' first priority is to make patients well. But many medical practices are also locally owned small businesses that need revenue to stay in business.

**It's time for insurers to take back responsibility for payment. Support Connecticut Senate Bill No. 28.**

Connecticut State Medical Society – Connecticut College of Emergency Physicians – Connecticut Medical Group Management Association –  
Connecticut Orthopaedic Society – Connecticut Pain Society – New Haven County Medical Association – Northeast Emergency Medicine Specialists, LLC –  
Windham County Medical Association – Connecticut Chapter of the American College of Surgeons